






Loan Product Mix		Current Value	1-Month Delta	3-Month Delta	12-Month Delta
	Conforming	56.6%	(186 BPS)	(90 BPS)	(590 BPS)
	Nonconforming	12.2%	246 BPS	(19 BPS)	(485 BPS)
	FHA	18.4%	(12 BPS)	(45 BPS)	732 BPS
	VA	12.0%	(42 BPS)	154 BPS	332 BPS
	USDA	0.8%	(6 BPS)	0 BPS	11 BPS